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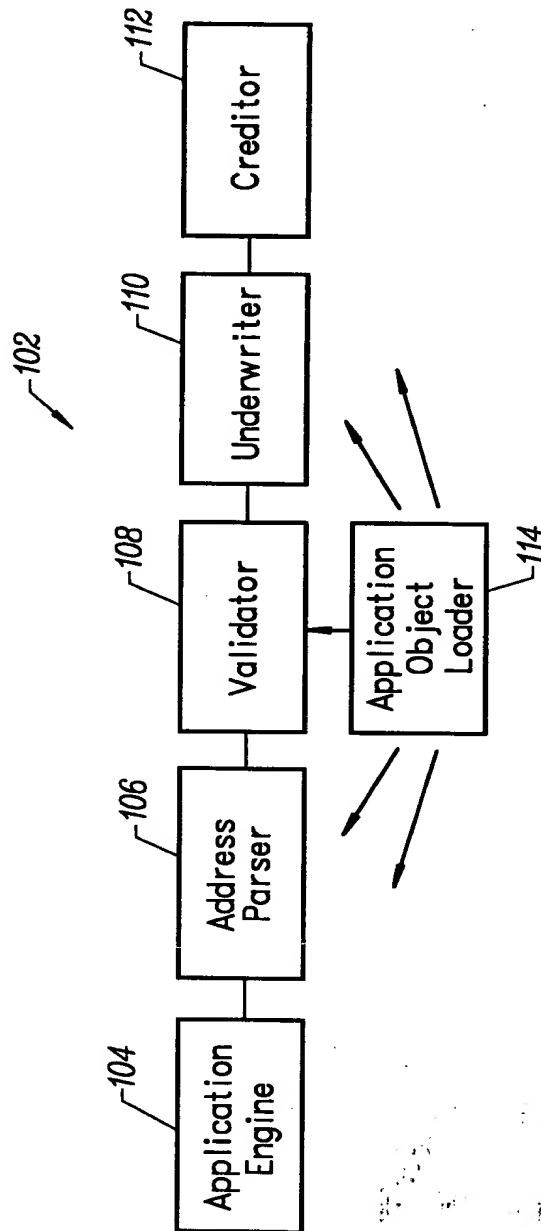


FIG. 1

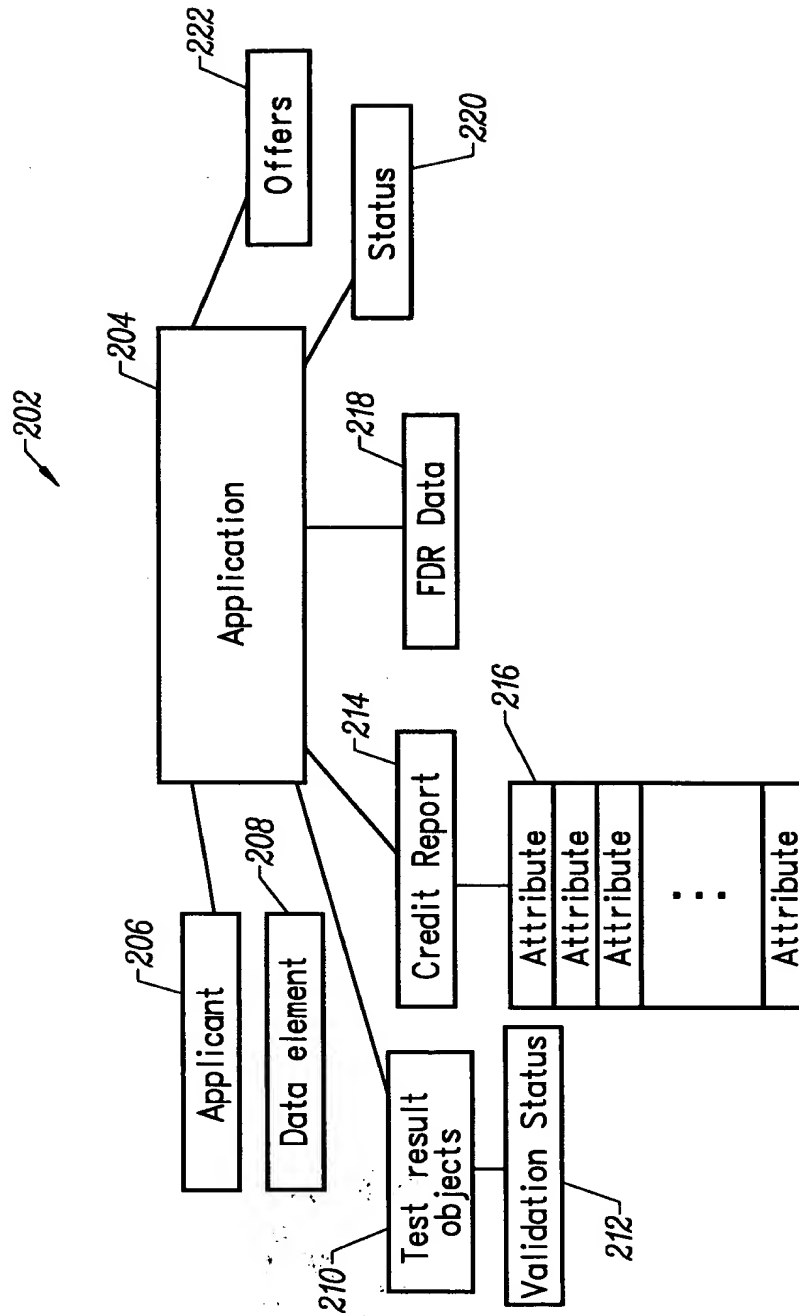


FIG. 2

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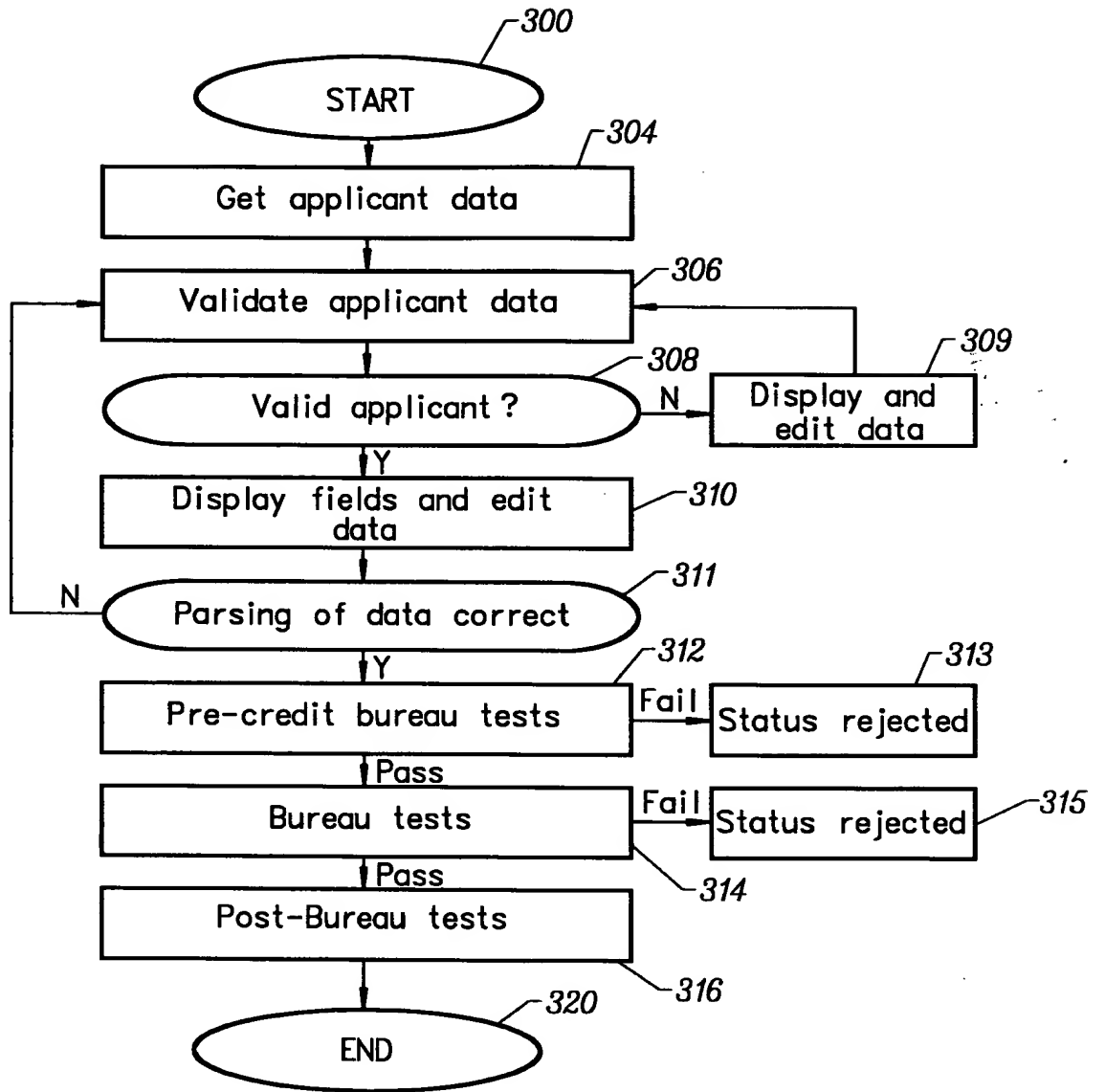


FIG. 3

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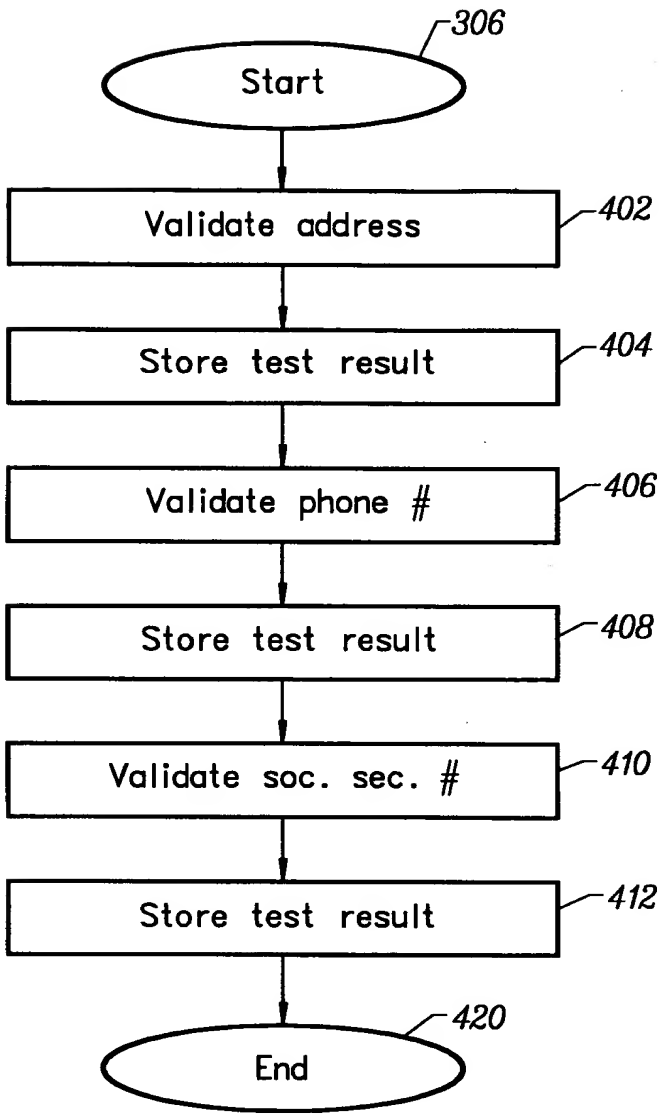


FIG. 4A

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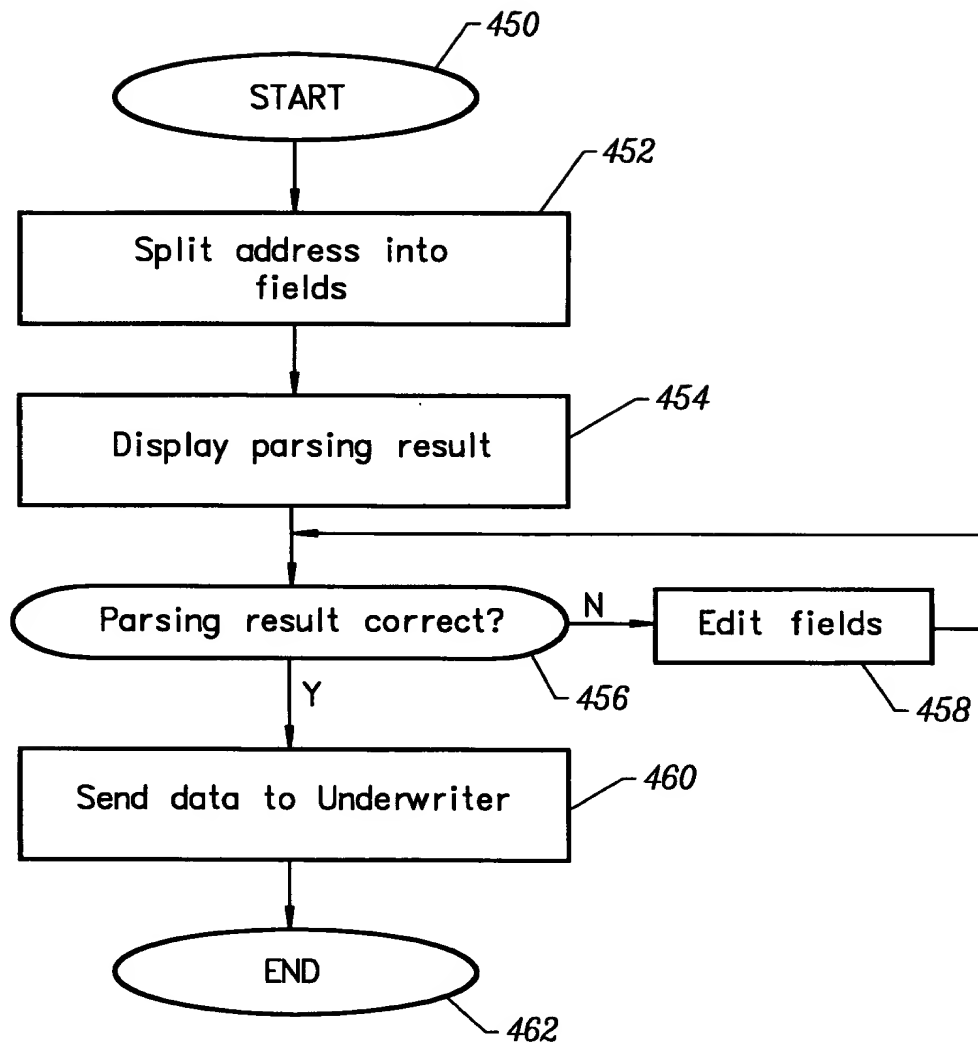


FIG. 4B

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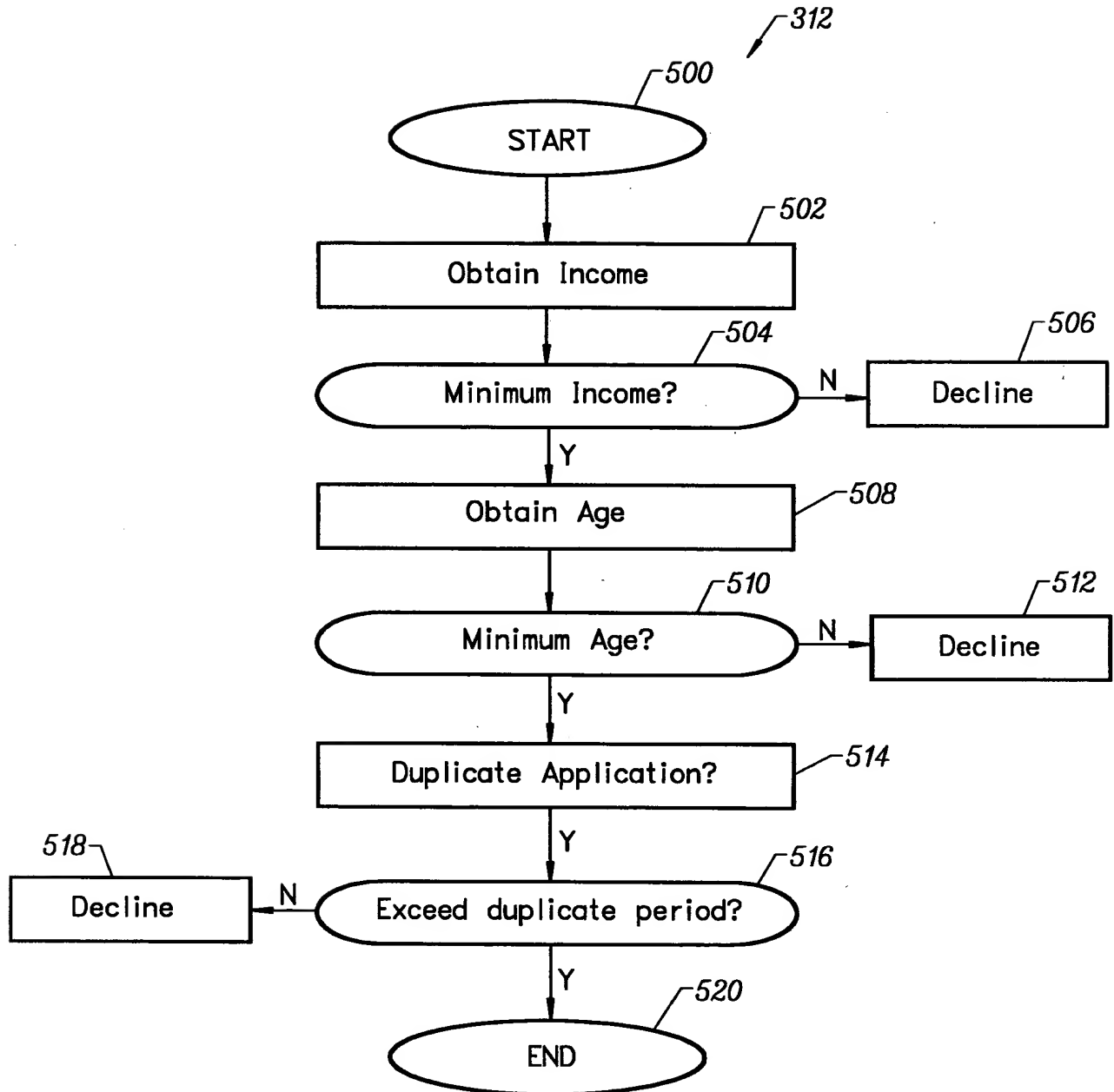


FIG. 5

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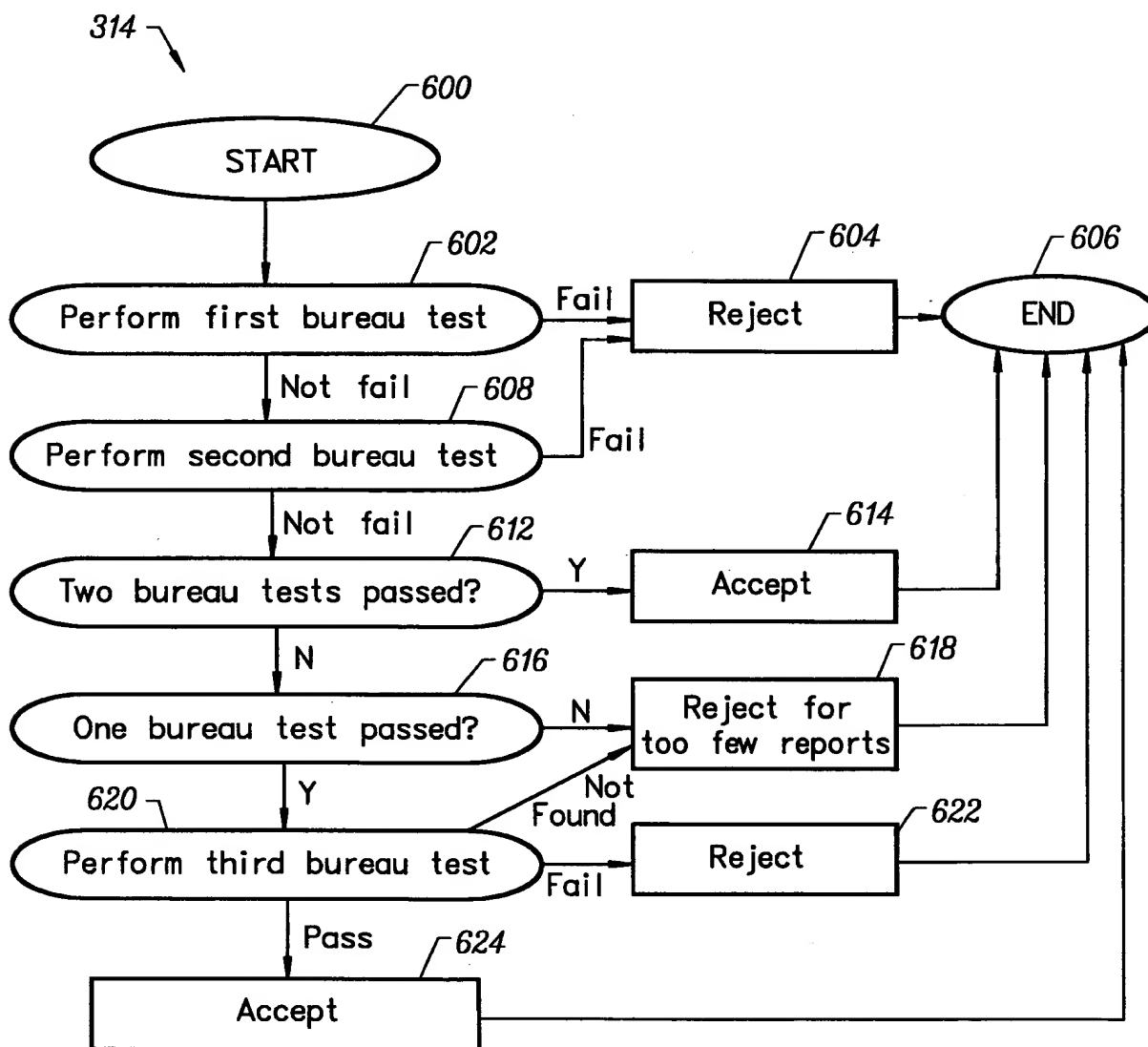


FIG. 6A

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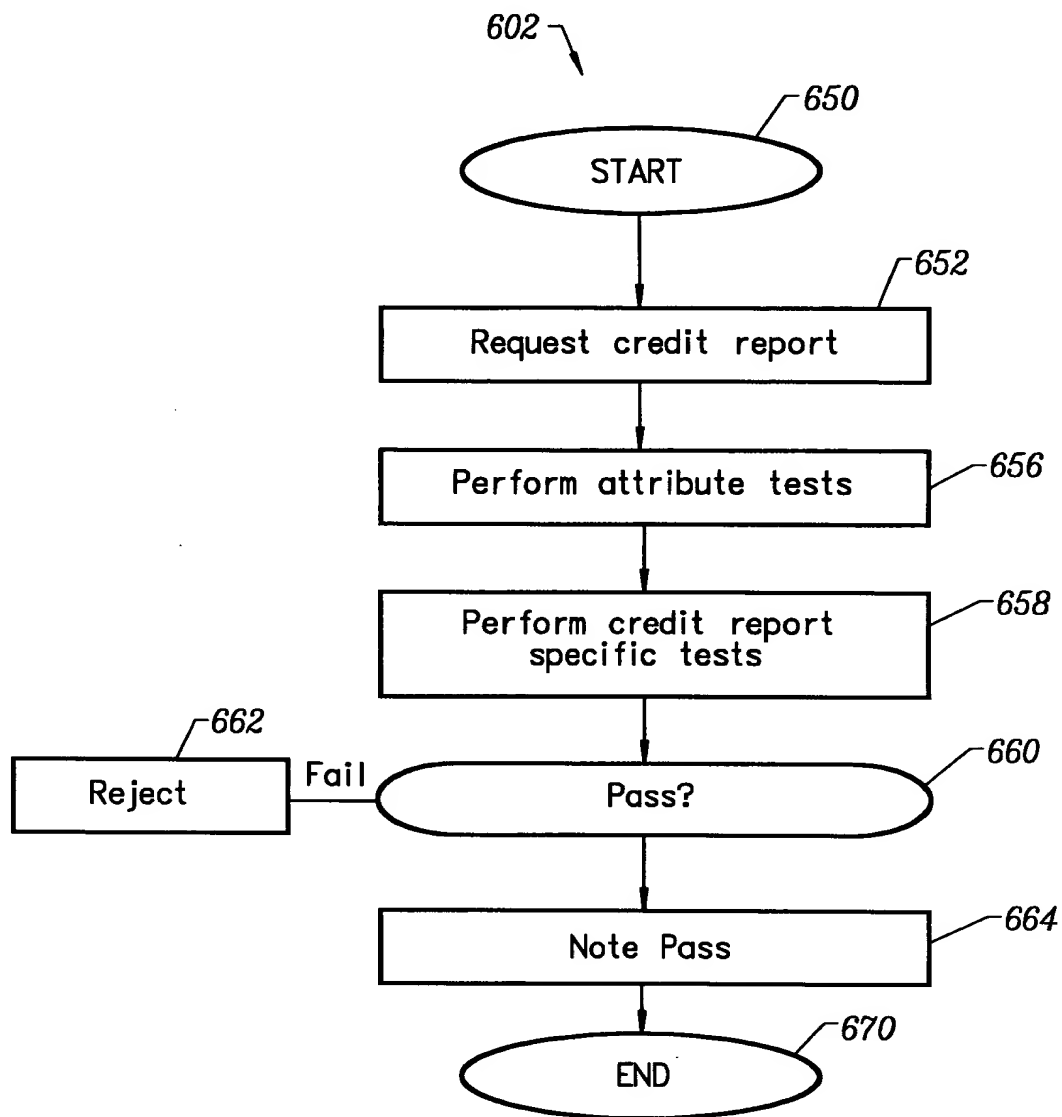


FIG. 6B

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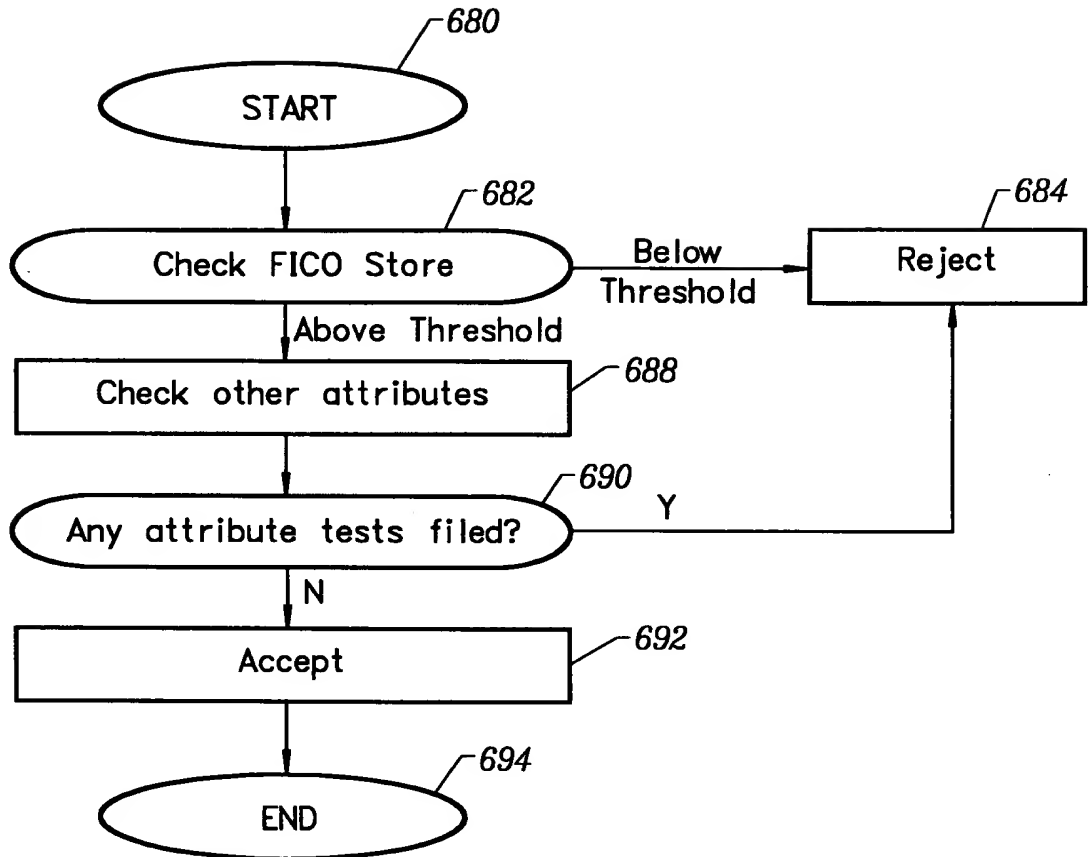


FIG. 6C

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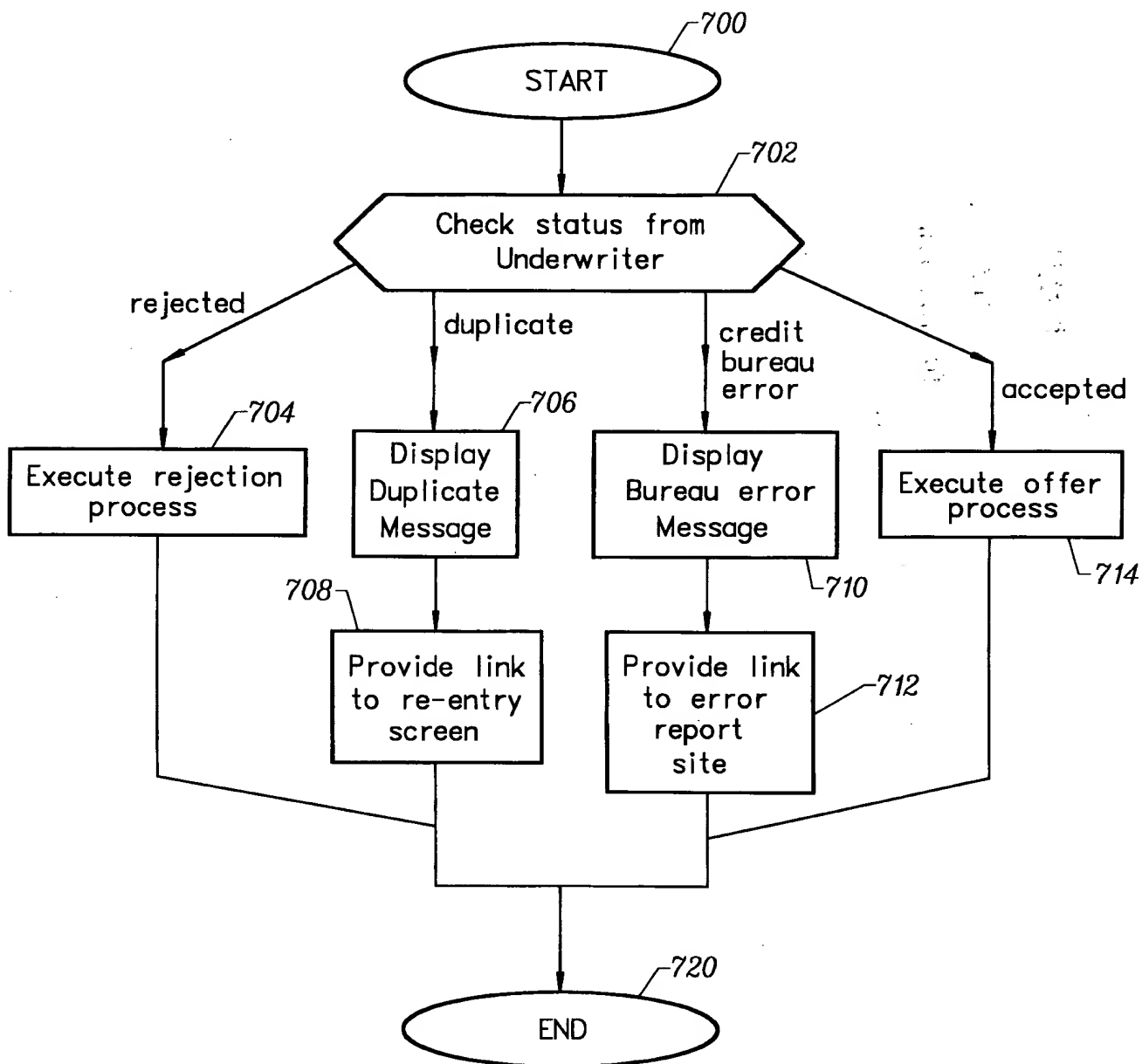


FIG. 7

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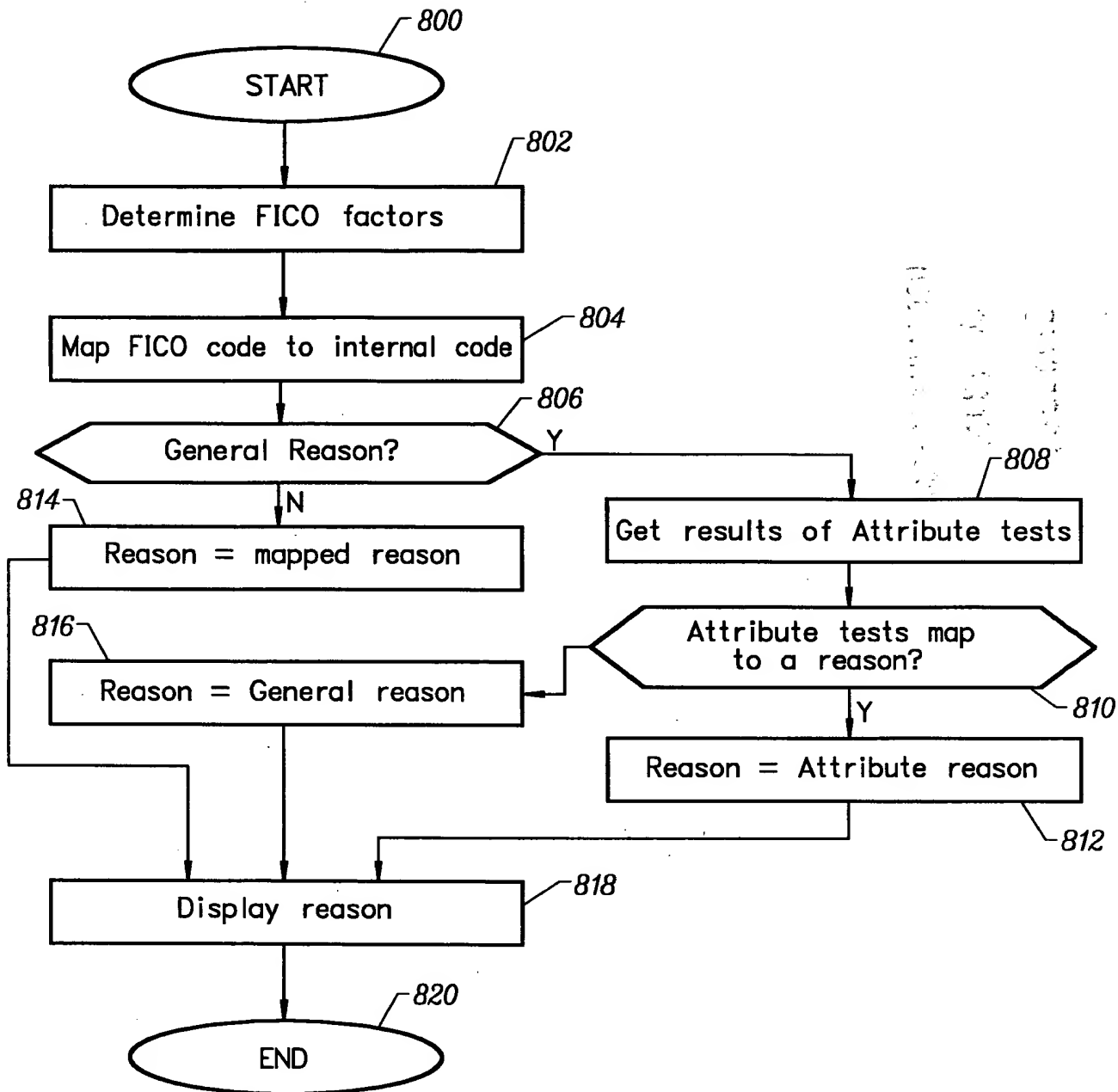


FIG. 8A

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External Code	Internal Code	Internal decline reason
E1	I1	General reason
E2	I1	General reason
E3	I1	General reason
E4	I4	Specific reason
E5	I5	Specific reason

FIG. 8B

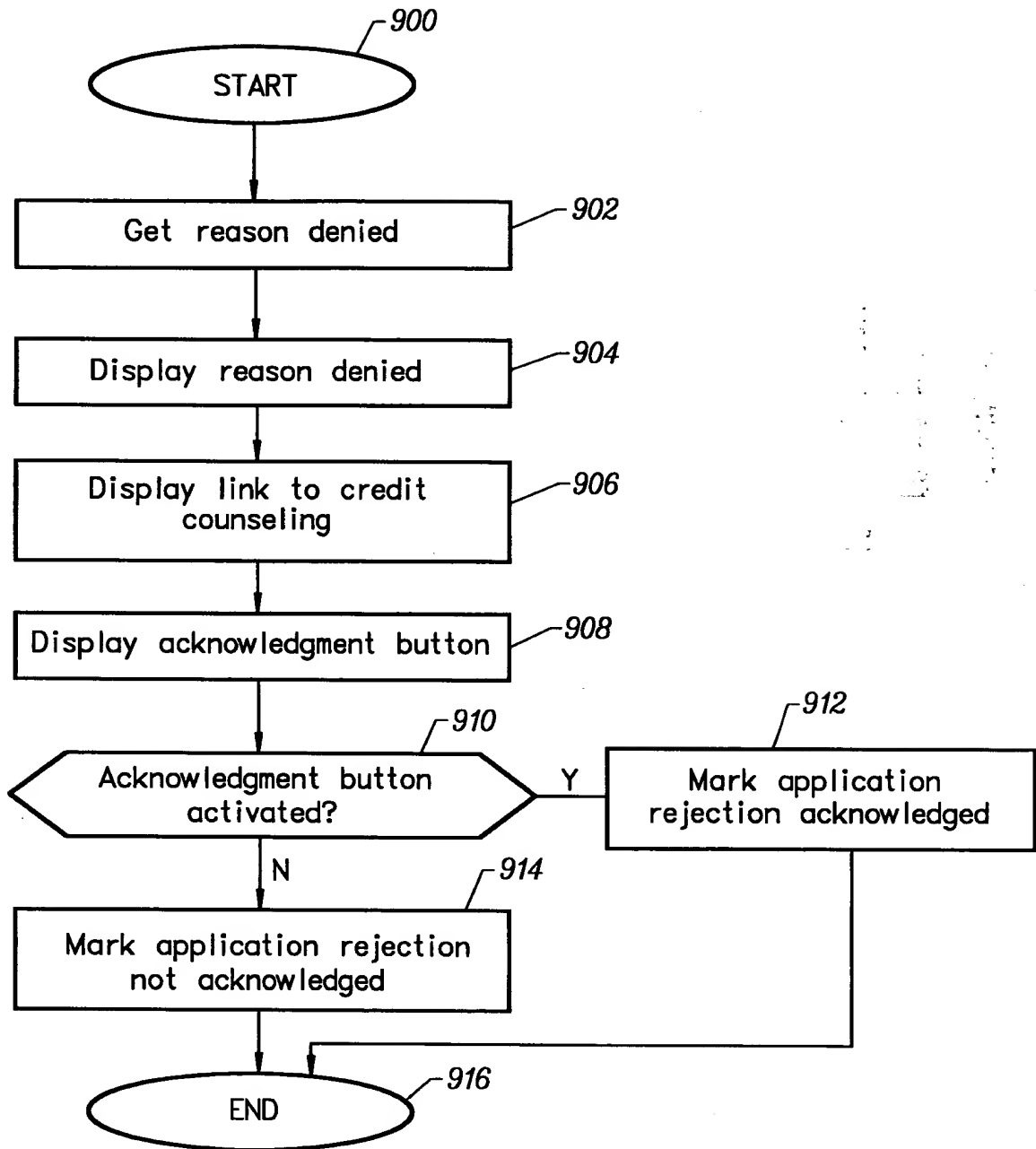


FIG. 9

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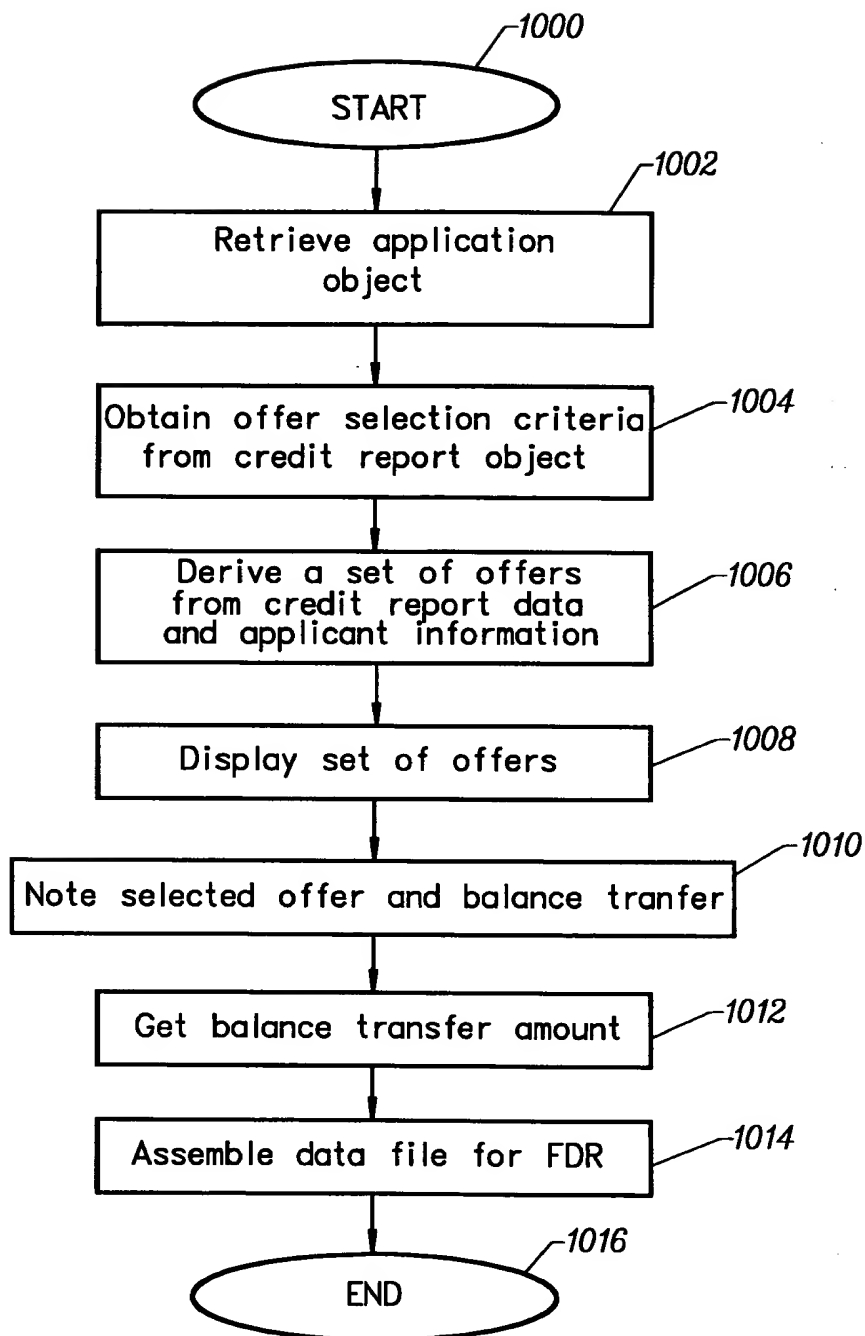


FIG. 10A

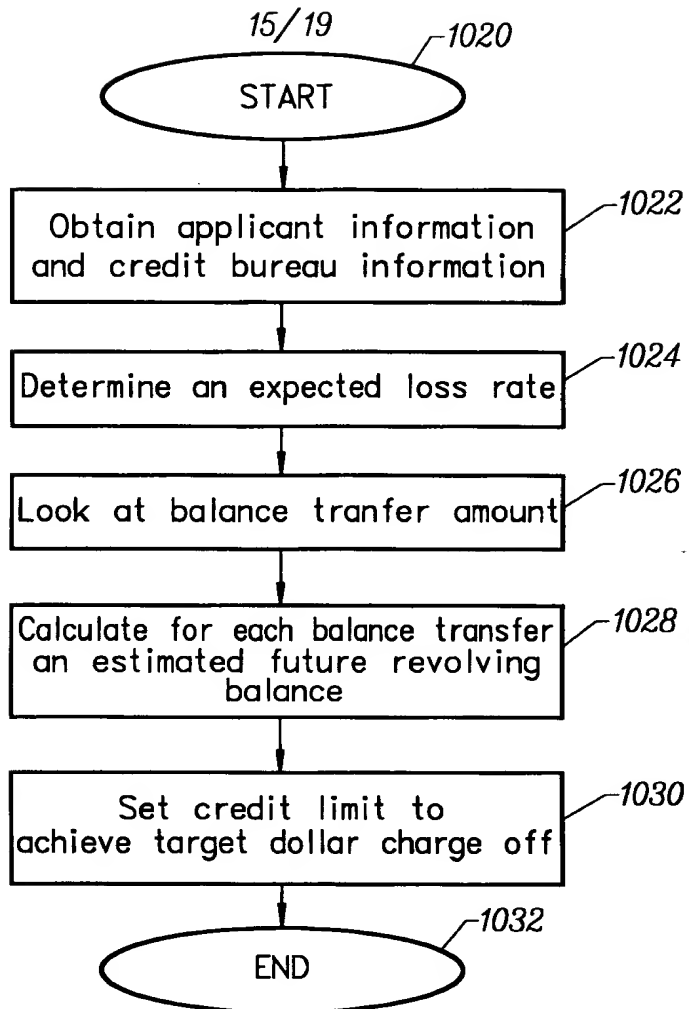


FIG. 10B

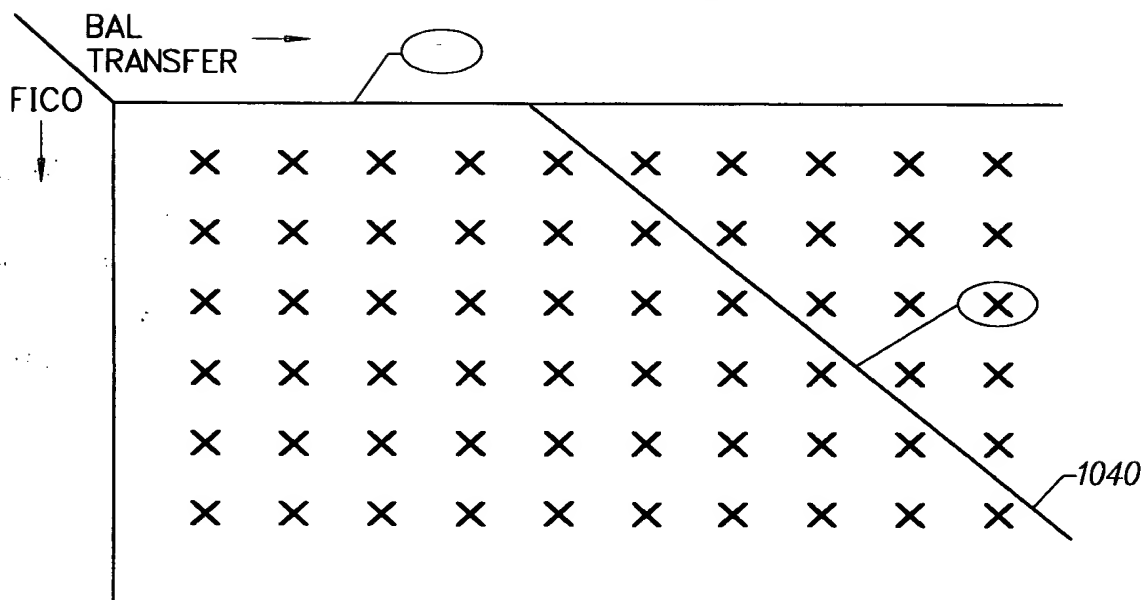


FIG. 10C

1108 FICO range	1110 Income range	1112 Balance Transfer	1114 Offer 1	1116 Offer 2	1118 Offer 3	1120 Offer 4
500-550	40,000-45,000	1000	Link1	Link2	Link3	Link4
551-600	35,000-40,000	750	Link1	Link2	Link3	Link4
601-650	46,000-50,000	500	Link1	Link2	Link3	Link4
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FIG. 11

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1202

1212

1214 1216 1218 1220

	Rate	Annual Fee	Credit Limit	Required Balance Transfer
1204 Offer 1	5.9%	0	20,000	12,000
1206 Offer 2	6.9%	0	15,000	8,000
1208 Offer 3	8.9%	0	10,000	4,000
1210 Offer 4	14.9%	20	5,000	0

FIG. 12

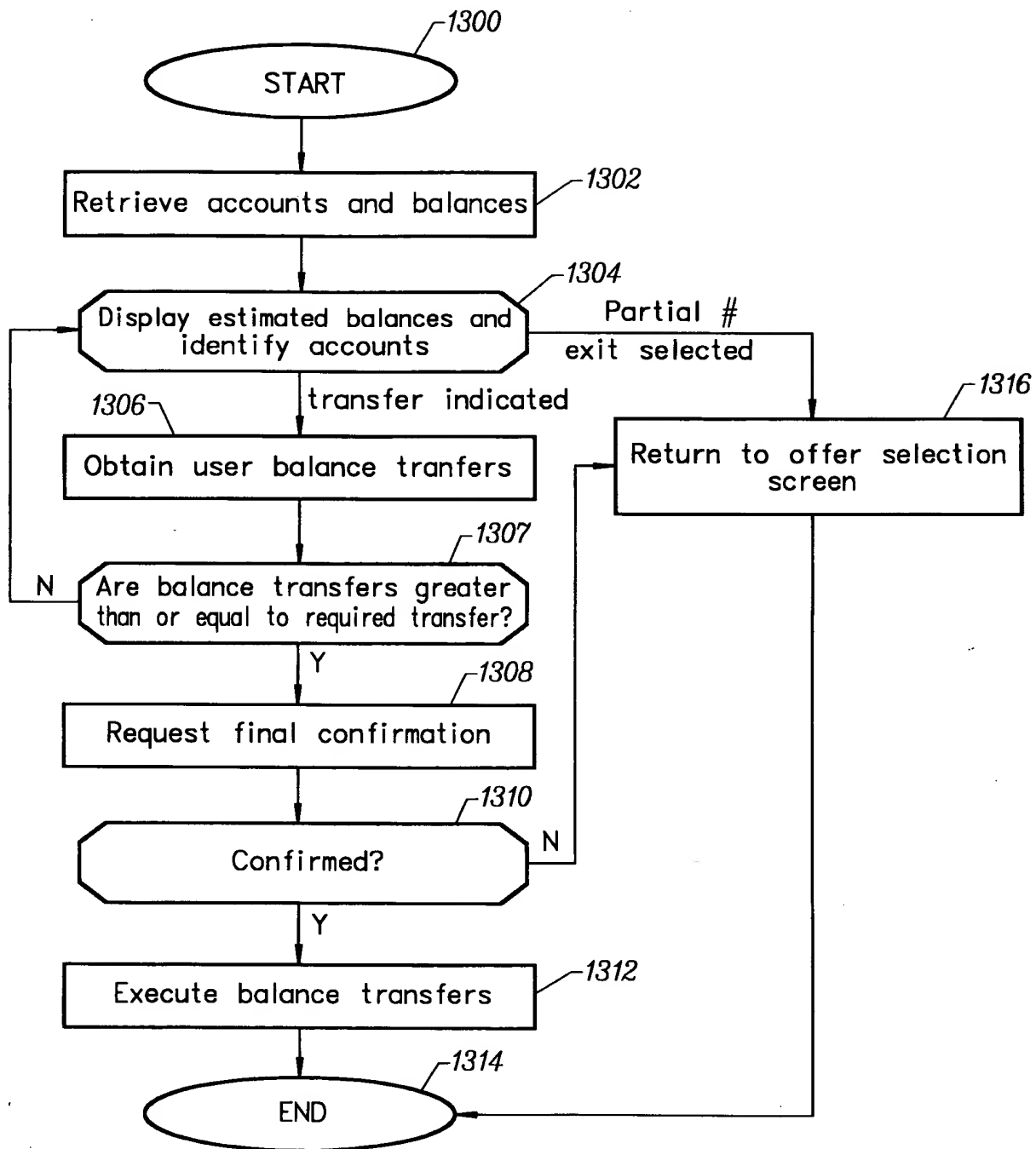


FIG. 13

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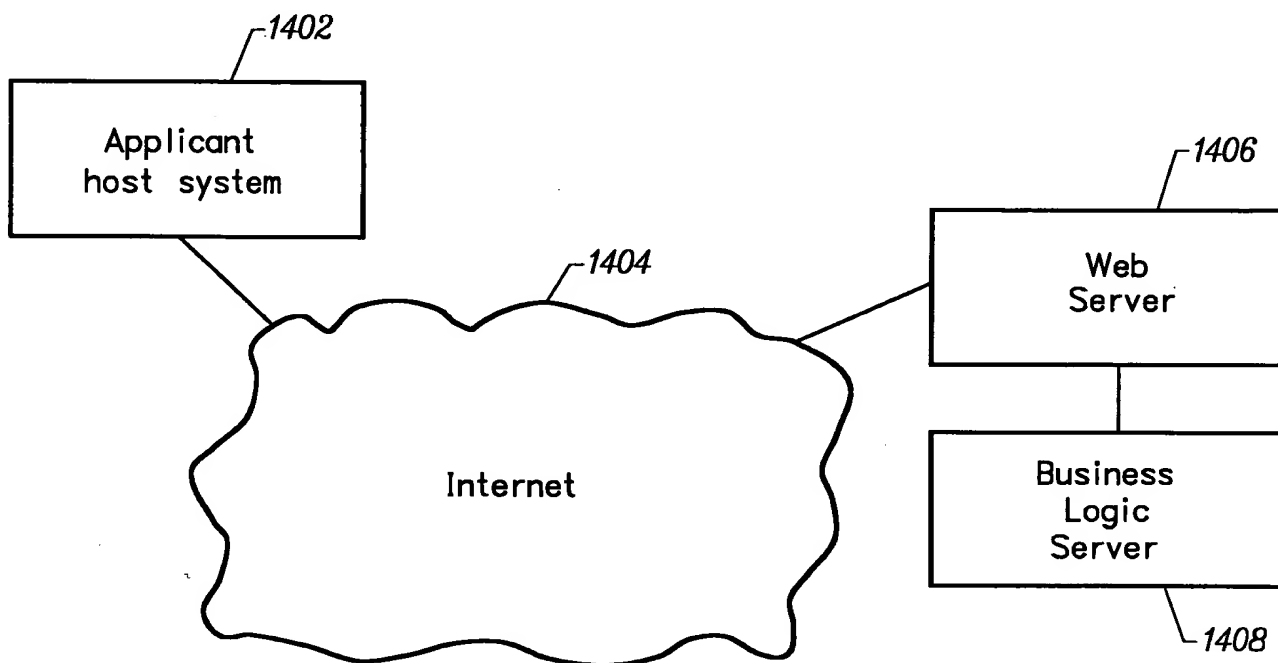


FIG. 14